

SEC: 041:2026-27/VS

May 25, 2026

The Manager - Listing  
National Stock Exchange of India Limited  
Capital Market – Listing  
Exchange Plaza, 5th Floor  
Plot No.C/1, G Block  
Bandra-Kurla Complex  
Bandra (E), Mumbai 400 051

Dear Sir,

Sub: Submission of Press Release

We have pleasure in enclosing the press release relating to Audited Financial Results for the financial year ended 31<sup>st</sup> March 2026.

Thanking you,

Yours truly,  
For Sundaram Finance Limited

P.N. Srikant  
CCO & Company Secretary

Encl:

CC: The Corporate Relationship  
Dept. of Corporate Services  
Bombay Stock Exchange Limited  
Floor 25, P J Towers  
Dalal Street  
Mumbai 400 001

**Sundaram Finance Limited**

Regd. Office: 21, Patullas Road, Chennai – 600 002, India PAN: AAACS4944A CIN: L65191TN1954PLC002429

+91 44 2852 1181 [www.sundaramfinance.in](http://www.sundaramfinance.in)





**PRESS RELEASE**

**Audited standalone & consolidated financial results for the quarter and year ended**  
**March 31, 2026**

**Sundaram Finance logs disbursements of Rs. 32,321 crores for FY26**

**Q4FY26 disbursement growth of 17% to Rs. 8,051 crores**

**AUM grows 16.4% to Rs. 59,908 crores**

**Profit after tax closed at Rs. 1,834 crores, up by 19% over FY25**

**Gross Stage 3 assets stood at 1.44% (1.44% as of March 31, 2025) and Net Stage 3 assets at 0.69% (0.75% as of March 31, 2025)**

**ROA at 3.03% for FY26 (2.85% for FY25)**

**Capital Adequacy Ratio at 19.1% (20.4% for FY25)**

**240% final dividend (Rs. 24/- per share) declared**

The Board of Directors of Sundaram Finance Ltd. (SFL) approved the audited standalone and consolidated financial results for the quarter and year ended March 31, 2026, at its meeting held on May 25, 2026, in Chennai.

"Q4FY26 witnessed continued improvement in the economic environment following the GST 2.0 reforms effected in September 2025. While H1FY26 witnessed trade tariff related complications resulting in somewhat muted demand and macroeconomic activity, H2FY26 gathered steam spurred by the transmission of monetary policy and stimulus provided by fiscal policy measures. Under these circumstances, Team Sundaram has delivered 16.4% growth in AUM to Rs. 59,908 crores, asset quality with net stage 3 assets at 0.69% vs 0.75% last year and profits after tax growth of 19% year-on-year. Our Group companies in asset management, general insurance and home finance have continued to record strong results. We continue to rely on our time-tested approach of steady and sustainable growth with best-in-class asset quality and consistent profitability," said Harsha Viji, Executive Vice Chairman.

AUM for FY26 grew 16% to Rs. 59,908 crores. Disbursements for FY26 recorded a growth of 14% over FY25 and for Q4FY26, disbursements have grown 17% Y-o-Y. Gross stage 3 assets as on March 31, 2026, stood at 1.44% with provision cover of 53% as against 1.44% as on March 31, 2025, with provision cover of 49%. Profits from operations performed strongly, growing by 18% in FY26 and 14% in Q4FY26. Profit after tax registered a 19% rise in FY26, with net profit at Rs. 1,834 crores.

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During the year, the Company has considered Rs. 75 crores under “Exceptional Items” for the incremental impact of the new Labour Codes. Consequently, for Q4, the net profit grew by 11% to Rs. 608 crores. Return on assets closed at 3.03% in FY26 as against 2.85% for FY25 and capital adequacy at 19.1% remained quite comfortable.

Rajiv Lochan, Managing Director, stated, “Our overall performance for the year has been well balanced across growth, asset quality and profitability. Our profitability and profit growth has been strong, asset quality has improved substantially in Q4FY26 to close the year well and growth in disbursements and assets under management has been reasonable. Looking ahead, we remain optimistic that India’s macroeconomic fundamentals remain strong supported by resilient domestic consumption, sustained public capital expenditure and a gradual revival in private investment. While uncertainties due to geopolitical challenges are a key monitorable, we remain confident of our plan to gain market share, maintain best in class asset quality and operating expenses and deliver sustainable profit growth.”

#### **STANDALONE PERFORMANCE HIGHLIGHTS FOR FY26**

- Disbursements for FY26 grew by 14% to Rs. 32,321 crores as compared to Rs. 28,405 crores registered in FY25. Disbursements for Q4FY26 grew by 17% to Rs. 8,051 crores as compared to Rs. 6,873 crores registered in Q4FY25.
- The assets under management grew by 16% to Rs. 59,908 crores as on 31<sup>st</sup> March 2026 as against Rs. 51,476 crores as on 31<sup>st</sup> March 2025.
- Net interest income (NII) grew by 21% to Rs. 3,376 crores in FY26 from Rs. 2,793 crores in FY25. Q4FY26 growth in NII was 20% to Rs. 901 crores.
- Gross stage 3 assets as on 31<sup>st</sup> March 2026 stood at 1.44% with 53% provision cover as against 1.44% with provision cover of 49% as on 31<sup>st</sup> March 2025. Net stage 3 assets as on 31<sup>st</sup> March 2026 closed at 0.69% as against 0.75% as on 31<sup>st</sup> March 2025. During the year, the Company reviewed and refined its methodology for computing Expected Credit Loss (ECL), including the use of more recent historical data and machine learning-based model enhancements, where appropriate.
- The Gross and Net NPA, as per RBI’s asset classification norms for NBFCs, are 2.14% and 1.27% respectively as against 2.17% and 1.38% as of 31<sup>st</sup> March 2025.
- Cost to income ratio improved to 28.71% in FY26 as against 30.80% in FY25.
- Profits from operations grew 18% to Rs. 2,151 crores in FY26 as against Rs. 1,825 crores in FY25. For the quarter, profits from operations grew 14% to Rs. 622 crores.

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- The Company has considered Rs. 75 crores under “Exceptional Items” for the incremental impact of the new Labour Codes.
- Higher dividend income resulted in profit after tax registering 19% rise in FY26, with net profit at Rs. 1,834 crores as against Rs. 1,543 crores in FY25. For Q4FY26, PAT grew 11% Y-o-Y to Rs. 608 crores.
- Return on assets (ROA) for FY26 closed at 3.03% as against 2.85% for FY25. Return on equity (ROE) was at 17.49% for FY26 as against 16.30% for FY25. Including the impact of new Labour Codes, the ROA and ROE for FY26 were 2.94% and 17.00% respectively.
- Capital Adequacy Ratio stood at 19.1% (Tier I –17.2%) as of 31<sup>st</sup> March 2026 compared to 20.4% (Tier I – 17.4%) as of 31<sup>st</sup> March 2025.
- The Company has declared a final dividend of Rs. 24/- per share (240%).

### **CONSOLIDATED PERFORMANCE HIGHLIGHTS FOR FY26**

The consolidated results of SFL include the results of its standalone subsidiaries Sundaram Home Finance, Sundaram Asset Management and joint venture company Royal Sundaram General Insurance.

- The assets under management (AUM) in our lending and general insurance businesses stood at Rs. 89,541 crores as on 31<sup>st</sup> March 2026 as against Rs. 78,145 crores as on 31<sup>st</sup> March 2025, a growth of 15%. The assets under management of our asset management business stood at Rs. 77,457 crores as on 31<sup>st</sup> March 2026 as against Rs. 71,826 crores as on 31<sup>st</sup> March 2025.
- Profit after tax for FY26 grew by 10% to Rs. 2,059 crores as compared to Rs. 1,879 crores in FY25, after considering Rs. 76 crores under “Exceptional Items” for the incremental impact of the new Labour Codes.

### **GROUP COMPANY PERFORMANCE HIGHLIGHTS**

Our group companies continued to perform well.

- The asset management business closed the year ended 31<sup>st</sup> March 2026 with assets under management of Rs. 77,457 crores (around 80% in equity) and consolidated profits from the asset management businesses were at Rs. 174 crores as against Rs. 154 crores in FY25.

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- Royal Sundaram reported a Gross Written Premium (GWP) of Rs. 4,638 crores as compared to Rs. 4,065 crores in the previous year, representing a growth of 14%. The company reported a profit after tax of Rs. 107 crores for FY26 as against a profit of Rs. 133 crores in FY25.
- Sundaram Home Finance disbursements grew by 4% to Rs. 6,805 crores in FY26. The profit for FY26 was Rs. 282 crores, as against Rs. 245 crores in FY25. Gross stage 3 assets as on 31<sup>st</sup> March 2026 stood at 1.11% as against 1.02% as on 31<sup>st</sup> March 2025. Net stage 3 assets as on 31<sup>st</sup> March 2026 closed at 0.51% as against 0.53% as on 31<sup>st</sup> March 2025. The Gross and Net NPA, as per RBI's asset classification norms, are 1.21% and 0.59% respectively as against 1.33% and 0.77% as of 31<sup>st</sup> March 2025.

## **ABOUT SUNDARAM FINANCE**

Sundaram Finance was established in 1954 and the company has today grown into one of the most trusted and diversified financial services groups in India providing financing for commercial vehicles, cars & utility vehicles, tractors and farm equipment, construction equipment, SME finance and a range of working capital products for financing diesel, tyres, insurance as well as working capital for SMEs. Through its subsidiaries and group companies, the company offers home finance, loans against property, mutual funds and investment management solutions and the full range of general insurance products and services. It has a nationwide presence of over 750 branches, over 1 lakh depositors and over 5 lakh lending customers.

Sundaram Finance's vision is to be the most respected NBFC in the country and its mission is to deliver the Sundaram experience to all customers, big and small, in keeping with the ethos of the Company. Sundaram Finance embraces a philosophy that balances Growth with Quality and Profitability and remains rooted in its ideal of protecting and enhancing shareholder value. The founding philosophy of the company is that everything begins with the customer. Our founder, Late Sri T S Santhanam, enshrined in the company its core values - The Sundaram Way - that have been the company's guiding light over the decades. The company is deeply rooted in its values and proud of its heritage, also constantly innovating in terms of technology and processes to deliver the unique Sundaram experience to its customers and stakeholders.

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## ABOUT TSF GROUP

With a legacy spanning a century, the TSF Group's interests cover the automotive and financial services sectors. Companies promoted by the TSF Group have combined revenue of more than Rs. 29,000 crores, 42,000 employees, 1,200 branches, and 36 factories. In the automotive industry, the TSF group operates across segments from component manufacturing, parts distribution, vehicle dealership and vehicle financing. The Group serves marquee customers across the globe and is known for high quality design-led manufacturing. The TSF Group companies are market leaders in their segments and include Brakes India, Wheels India, Axles India, Turbo Energy, IMPAL, Madras Auto Service, and Sundaram Motors. In financial services, the TSF Group promoted Sundaram Finance (founded 1954), one of the most respected names in the NBFC sector, with interests in automotive lending, general insurance, housing loans, and asset management. The financial services business has more than Rs. 89,000 crores in assets and a further Rs. 77,000 crores in assets managed. The TSF Group comprises the T.S. Santhanam branch of the erstwhile TVS group and continues the tradition of Trust, Value and Service that the group has been known for this past century. For more information, please visit: <https://www.sundaramfinance.in/>

- For further details, please contact: P N Srikant, Sundaram Finance, +91 44 2888 1207

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